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Three Ways to One-Stop Shop for Long-Term Care insurance, from John Guinan

Bloomington, MN March 25, 2021 -- Like many others, if you're in the market for long-term care insurance, LTCI, you may be frustrated. "Multiple companies offer multiple policy options and acceptance criteria," says John Guinan, an agent with ACSIA Partners LLC, one of the nation's largest long-term care insurance agencies. "Checking everything out on your own can be challenging," Guinan says.

"Because of the complexity, some people give up the search," Guinan explains, "while others resort to some sort of one-stop shopping."

Guinan points to three forms of one-stop shopping. "Two of them are problematic. Only the third is recommended."

(1) Rely on internet search. "You'll get loads of ads and links to company and agency websites. Though you could get lucky, quickly finding a decent source that works out, it's more likely your initial one-stop will turn into a multiple-step chore."

(2) Contact a single LTCI carrier. "This might work out if there's a particular company you know and trust; but other companies may offer a better or less expensive policy for your particular situation."

(3) Contact an independent LTCI agent representing multiple carriers. "This professional greatly reduces your multiple-stop legwork by offering only top-rated carriers. Education on policy options that might or might not be right for you assures you of the protection you need while keeping premium costs down."

An independent agent may also help you reach your broader objectives. Unsure if you need long-term care insurance, or if another solution may work better? Independent agents, like Guinan, are your best bet for this extra intelligence.

In addition to traditional long-term care insurance through multiple carriers, Guinan's agency offers these options:

- "Hybrid" policies (typically life insurance with long-term care riders)
- Worksite long-term care (portable individual voluntary plans with group advantages)
- Annuities with tax-advantaged long-term care features
- Critical illness insurance
- Additional protections, including long-term care education and referrals to top care services

As a licensed long-term care insurance agent, Guinan advises on the full range of alternatives listed above.

"When people come to us," Guinan says, "whoever they are or whatever their situation, we like them to know that help is at hand, whether it's an LTC policy or something else."

Guinan may be reached at <http://www.jguinanltc.com> or 651-646-2200. Short phone inquiries are welcome. A free long-term care guide may also be downloaded.

Guinan is a licensed long-term care insurance agent who represents the company in CA, IA, IL, MN, MO, NC, ND, SD, WI.

In California the company is known as xACSIA Partners Insurance Agency; in other states, as ACSIA Partners.

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